A FREE 7-DAY SCRIPTURE DEVOTIONAL

7 Days of the Faithful Steward

A week of Scripture, reflection, and journaling to reshape how you handle money

KJV · Paul Sauly · Saul to Paul Books

WELCOME

Money is one of the most-discussed subjects in all of Scripture — Jesus spoke about it more than He spoke about heaven and hell combined. Over the next seven days you'll sit with seven key passages that move from the foundation of it all (God owns everything) through work, saving, investing, debt, and giving, and finally to the only treasure that lasts.

Each day gives you a verse in the King James Version, a short reflection, and one honest question to journal through. Don't rush. One day at a time is the point. Keep a pen nearby — the writing is where Scripture stops being something you read and becomes something you live.

— Paul Sauly

DAY 1

It All Belongs to God

Psalm 24:1 (KJV)

> *“The earth is the LORD's, and the fulness thereof; the world, and they that dwell therein.”*

Before you can think rightly about money, you have to settle the question of ownership. This verse settles it. Everything — the ground, the gold under it, the markets built on top of it, and the people doing the trading — belongs to God. You are not the owner of your money; you are the manager of His. That single shift changes everything. An owner asks, "How much can I keep?" A manager asks, "What does the Owner want done with this?" Get this foundation wrong and every financial decision tilts off-center. Get it right and the rest follows.

REFLECT & JOURNAL

If God owns it all and I manage it, what changes about how I handle my money?

DAY 2

Diligent Hands

Proverbs 10:4 (KJV)

> *“He becometh poor that dealeth with a slack hand: but the hand of the diligent maketh rich.”*

Two hands, two outcomes. The slack hand — careless, inconsistent, easily distracted — drifts toward poverty. The diligent hand — focused, steady, reliable — builds wealth over time. This is not a promise that every hard worker gets rich overnight; it is a description of the direction effort moves you. Diligence is not frantic busyness but sustained, careful attention to the work in front of you. The wealth it builds is usually slow and unglamorous, the compounding result of showing up well, day after day. Examine your hands. Slack or diligent? The answer is quietly setting your trajectory.

REFLECT & JOURNAL

Where has a 'slack hand' been costing me, and what would diligence look like there?

DAY 3

The Wisdom of Saving

Proverbs 21:20 (KJV)

> *"There is treasure to be desired and oil in the dwelling of the wise; but a foolish man spendeth it up."*

The wise person's home has reserves — treasure and oil stored against need. The fool, by contrast, spends it all up as fast as it comes in. Here is the difference between wisdom and folly stated in pure financial terms: the wise keep a margin; the foolish live at the edge. Spending everything you earn, leaving nothing in reserve, is not generosity or freedom — Scripture calls it foolishness. A wise life builds a buffer, a store of oil for the day the lamp would otherwise go dark. Living with margin is not faithlessness; it is the visible shape of wisdom.

REFLECT & JOURNAL

Do I keep a margin, or do I tend to spend it all up? What's one step toward reserves?

DAY 4

Put It to Work

Matthew 25:27 (KJV)

> *“Thou oughtest therefore to have put my money to the exchangers, and then at my coming I should have received mine own with usury.”*

Here the master rebukes the servant who did nothing — and the standard he names is striking. At minimum, the money should have been placed with "the exchangers" to earn "usury," the plain return of interest. Jesus puts compound return in the mouth of the master as the baseline expectation. Scripture is not squeamish about a dollar earning more dollars over time; it is squeamish about idleness and fear. The modern equivalent is leaving everything in a drawer while inflation quietly consumes it. Even the cautious have a calling: put it where it can grow.

REFLECT & JOURNAL

What prudent, passive step have I avoided out of inertia rather than conviction?

DAY 5

Freedom From Debt

Proverbs 22:7 (KJV)

> *"The rich ruleth over the poor, and the borrower is servant to the lender."*

Scripture states plainly what debt does: it makes you a servant. The borrower answers to the lender, his choices constrained, his income spoken for before he earns it. This is not a moral condemnation of all borrowing, but it is a clear-eyed warning about its cost — every debt is a piece of your freedom handed to someone else. The more you owe, the less your life is your own. This is why getting free of debt is one of the most liberating financial moves you can make. Every payment that retires a debt buys back a measure of your liberty.

REFLECT & JOURNAL

In what ways is debt currently serving as my master? What would freedom feel like?

DAY 6

The Cheerful Giver

2 Corinthians 9:7 (KJV)

> *“Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity: for God loveth a cheerful giver.”*

God cares not just that you give but how your heart gives. Reluctant, pressured, grudging giving misses the point; God loves the cheerful giver, the one who gives gladly and freely. Notice the freedom here — "as he purposeth in his heart." Giving is meant to be a joyful, intentional decision, not a guilt-driven tax. If your giving feels like a grim duty, the issue may be a heart that has not yet grasped how much it has received. Cheerful generosity flows from gratitude. Give what you have purposed, give it with joy, and discover that the cheerful giver is the one who gets the most out of giving.

REFLECT & JOURNAL

Is my giving cheerful and purposed, or grudging and pressured? What would shift it?

DAY 7

Treasure That Lasts

Matthew 6:19-20 (KJV)

> *"Lay not up for yourselves treasures upon earth, where moth and rust doth corrupt, and where thieves break through and steal: But lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal."*

Jesus gives investment advice with an eternal time horizon. Earthly treasures are vulnerable — moths eat them, rust corrodes them, thieves steal them. Heavenly treasures are immune to all three. He is not forbidding all saving; He is telling you where to put your ultimate portfolio. Money used for God's purposes — given, invested in people, deployed for the kingdom — is transferred into an account that can never be lost. This is the smartest wealth-management strategy ever offered: convert perishable earthly wealth into imperishable heavenly treasure. You cannot take it with you, but Jesus says you can send it ahead. Invest where the returns are eternal.

REFLECT & JOURNAL

What earthly treasure could I convert into 'treasure in heaven' this year?

WANT ALL 100?

Keep Going

These seven days are drawn from **What the Bible Says About Money & Investing** — a complete devotional journal of **100 Scriptures** on earning, saving, giving, debt, and stewardship, each paired with an original reflection and journaling space, organized into 10 themed sections for the faithful steward (KJV throughout).

Available now on Amazon in paperback, hardcover & Kindle:

amazon.com/dp/B0H69D7BT8

And watch your inbox — each week brings a new Scripture reflection to help you walk it out, one verse at a time.